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UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In re:

GABRIELLE SALMAN,

Chapter 11  
Case No. 22-22285 (SHL)

Debtor.

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**DECLARATION OF GABRIELLE SALMAN  
PURSUANT TO LOCAL BANKRUPTCY RULE 1007-2**

GABRIELLE SALMAN hereby declares, pursuant to 28 U.S.C. §1746 as follows:

1. I am the individual Chapter 11 debtor herein (the “**Debtor**”). I submit this Declaration pursuant to Rule 1007-2 of the Local Rules for the United States Bankruptcy Court for the Southern District of New York.

**Local Rule 1007-2(a)(1)**

2. I filed for Chapter 11 bankruptcy relief to save my home and restructure my debts to propose an affordable repayment plan to my creditors.

3. I am a self-employed architect. I operate my business from my home located at 1031 King Street, Chappaqua, New York 10514 (the “**Residence**”). My Residence is encumbered by two mortgages and four federal tax liens. The first mortgage is currently serviced by Nationstar Mortgage LLC d/b/a Mr. Cooper (the “**1<sup>st</sup> Mortgage**”). The principal balance of the 1<sup>st</sup> Mortgage is approximately \$998,605. The second mortgage is currently held by NS182, Inc. (the “**2<sup>nd</sup> Mortgage**”). The principal balance of the 2<sup>nd</sup> Mortgage is approximately \$180,350. There are

four federal tax liens (the “**Tax Liens**”) that encumber the property representing the tax years of 2006, 2007, 2008 and 2009. The Tax Liens total approximately \$32,360.

4. Based upon an Appraisal I obtained dated May 11, 2022, my Residence is valued at \$760,000.

5. Due to the COVID-19 Pandemic and decline in available work, I was unable to meet the debt service on my 1<sup>st</sup> Mortgage and entered into a COVID forbearance agreement. After the expiration of the forbearance period, the 1<sup>st</sup> Mortgage requested payment of the forbearance amount in full, which I am been unable to remit.

6. Additionally, I fell behind on payments to my 2<sup>nd</sup> Mortgage, and a foreclosure was commenced captioned *NS182, LLC v. Gabrielle Salman, et al.*, Supreme Court of the State of New York, County of Westchester, Index No. 51521/2019 (the “**Foreclosure Proceeding**”).

7. Although I have made efforts to repay my debts, I have been unable to keep up with the monthly payments and have fallen behind. Because my debts exceeded the limits for filing a chapter 13 bankruptcy, I filed this Chapter 11 Case in order to propose a Plan to restructure my debts, including modifying my mortgage, stripping off the 2<sup>nd</sup> mortgage under a Plan, and propose a repayment to my creditors.

**Local Rule 1007-2(a)(2)**

8. This case was not originally commenced under Chapter 7 or 13 of 11 U.S.C. §§101 et seq. (the “**Bankruptcy Code**”).

**Local Rule 1007-2(a)(3)**

9. Upon information and belief, no committee was organized prior to the order for relief in this Chapter 11 case.

**Local Rule 1007-2(a)(4)**

10. The schedule of my 20 largest unsecured claims is annexed hereto as **Exhibit A**.

**Local Rule 1007-2(a)(5)**

11. My 5 largest secured creditors are:

Nationstar Mortgage LLC d/b/a Mr. Cooper 350 Highland Houston, TX 77067	\$998,605.21 1 <sup>st</sup> mortgage on my Residence
NS182, LLC c/o Richard & Falkowski LC 35-17 36 <sup>th</sup> Street Astoria, NY 11106	\$180,350.72 2 <sup>nd</sup> mortgage on my Residence
Internal Revenue Service Centralized Insolvency Operations, PO Box 7346 Philadelphia, PA 19101	\$12,425.56 Federal tax lien on my Residence
Internal Revenue Service Centralized Insolvency Operations, PO Box 7346 Philadelphia, PA 19101	\$11,299.86 Federal tax lien on my Residence
Internal Revenue Service Centralized Insolvency Operations, PO Box 7346 Philadelphia, PA 19101	\$5,418.31 Federal tax lien on my Residence

**Local Rule 1007-2(a)(6)**

12. A summary of my assets and liabilities is annexed hereto as **Exhibit B**.

**Local Rule 1007-2(a)(7)**

13. As an individual debtor, Local Rule 1007-2(a)(7) is not applicable.

**Local Rule 1007-2(a)(8)**

14. None of my property is in the possession of any custodian, public officer, mortgagee, pledge, assignee of rents, or secured creditor, or any agent for such entity.

**Local Rule 1007-2(a)(9)**

15. I currently reside at 1031 King Street, Chappaqua, NY 10514. I do not have any other premises owned, leased, or held under any other arrangement from which I operate my affairs.

**Local Rule 1007-2(a)(10)**

16. My assets are located at 1031 King Street, Chappaqua, NY 10514, which is also where my books and records are located.

**Local Rule 1007-2(a)(11)**

17. The only pending lawsuit against me is:

*NS182, LLC v. Gabrielle Salman, et al*, Supreme Court of the State of New York, Westchester County, Index No. 51521/2019.

**Local Rule 1007-2(a)(12)**

18. As an individual debtor, Local Rule 1007-2(a)(12) is not applicable.

**CONCLUSION**

Pursuant to 28 U.S.C. §1746, I declare under the penalty of perjury that the foregoing is true and correct.

Dated: June 6, 2022

/s/ Gabrielle Salman  
GABRIELLE SALMAN